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Serial No.: 10/647,645
Response to Office ActionDocket No. 1009.13
Customer No. 53953**Amendments to the Claims**

The following listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently amended) A system, comprising:
a computing device configured to for:
receive ~~receiving~~ first information about a customer;
to at least first and second loan sources, output ~~outputting~~ second information enabling the first and second loan sources to determine whether to offer a loan to the customer for financing an item, wherein the second information includes at least a portion of the first information;
from the first and second loan sources, receive ~~receiving~~ submissions of respective first and second offers for providing the loan to the customer for financing the item, wherein the first and second offers are submitted by the first and second loan sources in response to the second information and in a manner that commits to provide the loan if accepted by the customer;
identify ~~identifying~~ at least one of the first and second offers as being most favorable; and
to the customer, output ~~outputting~~ third information about the identified offer, wherein the third information includes an identity of at least one of the loan sources that submitted the identified offer.
2. (Previously presented) The system of Claim 1 wherein the first information includes information about the item, and wherein the second information includes the information about the item.
3. (Previously presented) The system of Claim 1 wherein the item is an automobile.
4. (Previously presented) The system of Claim 1 wherein the item is security for the loan.
5. (Previously presented) The system of Claim 1 wherein the financing is a refinancing.

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6. (Previously presented) The system of Claim 1 wherein the first and second offers are submitted by the first and second loan sources in a manner that commits to provide the loan if accepted by the customer within a specified time period.

7. (Previously presented) The system of Claim 1 wherein the first and second offers are submitted by the first and second loan sources in a manner that commits to provide the loan if accepted by the customer, and if the second information is consistent with a review of underlying evidence thereof.

8. (Currently amended) The system of Claim 1 wherein the first information includes an identity of the customer, and wherein the computing device is configured to for: to at least the first and second loan sources, output ~~outputting~~ the second information yet withholding the customer's identity.

9. (Currently amended) The system of Claim 8 wherein the computing device is configured to output ~~for outputting~~ the customer's identity to the identified loan source.

10. (Currently amended) The system of Claim 1 wherein the computing device is configured to for: in response to the first information, determine ~~determining~~ fourth information regarding the customer's ability to repay the loan, wherein the second information includes the fourth information.

11. (Currently amended) The system of Claim 10 wherein the computing device is configured to for: in response to the first information, output ~~outputting~~ at least one request to a credit bureau; from the credit bureau, receive ~~receiving~~ at least one reply to the request; and in response to the reply, determine ~~determining~~ the fourth information.

12. (Previously presented) The system of Claim 10 wherein the fourth information includes a measure of certainty regarding the customer's ability to repay the loan.

13. (Currently amended) The system of Claim 1 wherein the computing device is configured to for: in response to the first information, determine ~~determining~~ a measure of certainty regarding the customer's identity in comparison to the first information.

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14. (Currently amended) The system of Claim 13 wherein the computing device is configured to for:

to at least the first and second loan sources, output ~~outputting~~ the second information about the customer only if the measure of certainty regarding the customer's identity is higher than a predetermined threshold.

15. (Currently amended) The system of Claim 14 wherein the computing device is configured to for:

in response to the first information, output ~~outputting~~ at least one first request to a credit bureau;

from the credit bureau, receive ~~receiving~~ at least one first reply to the first request;

in response to the first reply, determine ~~determining~~ at least one second request;

output ~~outputting~~ the second request to the customer in order to authenticate the customer's identity in comparison to the first information;

from the customer, receive ~~receiving~~ at least one second reply to the second request;
and

in response to the second reply, determine ~~determining~~ the measure of certainty regarding the customer's identity in comparison to the first information.

16. (Currently amended) A system, comprising:

a computing device configured to for:

receive ~~receiving~~ first information about a customer, wherein the first information includes an identity of the customer;

in response to the first information, determine ~~determining~~ second information regarding the customer's ability to repay a loan;

to at least one loan source, output ~~outputting~~ third information enabling the loan source to determine whether to offer the loan to the customer for financing an item, wherein the third information includes at least a portion of the first information and the second information, yet withholding the customer's identity;

from the loan source, receive ~~receiving~~ a submission of an offer for providing the loan to the customer for financing the item, wherein the offer is submitted by the loan source in response to the third information and in a manner that commits to provide the loan if accepted by the customer; and

to the customer, output ~~outputting~~ fourth information about the offer, wherein the fourth information includes an identity of the loan source.

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17. (Previously presented) The system of Claim 16 wherein the first information includes information about the item, and wherein the third information includes the information about the item.

18. (Previously presented) The system of Claim 16 wherein the item is an automobile.

19. (Previously presented) The system of Claim 16 wherein the item is security for the loan.

20. (Previously presented) The system of Claim 16 wherein the financing is a refinancing.

21. (Previously presented) The system of Claim 16 wherein the offer is submitted by the loan source in a manner that commits to provide the loan if accepted by the customer within a specified time period.

22. (Previously presented) The system of Claim 16 wherein the offer is submitted by the loan source in a manner that commits to provide the loan if accepted by the customer, and if the third information is consistent with a review of underlying evidence thereof.

23. (Currently amended) The system of Claim 16 wherein the computing device is configured to output ~~for outputting~~ the customer's identity to the loan source after receiving the submission of the offer from the loan source.

24. (Currently amended) The system of Claim 16 wherein the computing device is configured to for:

in response to the first information, output ~~outputting~~ at least one request to a credit bureau;

from the credit bureau, receive ~~receiving~~ at least one reply to the request; and
in response to the reply, determine ~~determining~~ the second information.

25. (Previously presented) The system of Claim 16 wherein the second information includes a measure of certainty regarding the customer's ability to repay the loan.

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26. (Currently amended) The system of Claim 16 wherein the computing device is configured to for:

in response to the first information, determine ~~determining~~ a measure of certainty regarding the customer's identity in comparison to the first information.

27. (Currently amended) The system of Claim 26 wherein the computing device is configured to for:

to the loan source, output ~~outputting~~ the third information about the customer only if the measure of certainty regarding the customer's identity is higher than a predetermined threshold.

28. (Currently amended) The system of Claim 27 wherein the computing device is configured to for:

in response to the first information, output ~~outputting~~ at least one first request to a credit bureau;

from the credit bureau, receive ~~receiving~~ at least one first reply to the first request;

in response to the first reply, determine ~~determining~~ at least one second request;

output ~~outputting~~ the second request to the customer in order to authenticate the customer's identity in comparison to the first information;

from the customer, receive ~~receiving~~ at least one second reply to the second request;
and

in response to the second reply, determine ~~determining~~ the measure of certainty regarding the customer's identity in comparison to the first information.